

## Don't be part of the 80%

Up to 80% of scam victims are over 65, according to the U.S. Federal Trade Commission (FTC). A study done by the AARP outlined characteristics of older adults that make them targets for financial abuse; older adults expect honesty in the marketplace, are less likely to take action when defrauded, and they are not aware of many consumer rights. Additionally, older adults are likely to be home during the day where scammers and home solicitors can easily reach them.

### Four ways to make sure you don't get swindled

1. Read the small print on any document you receive and make sure you understand it all before agreeing or signing anything. Don't rush into decisions.

2. Don't be taken in by the professional appearance of a person or their documents.

3. Check the company is legitimate by asking for full contact details, including the street address and local telephone numbers.

4. Never pay for a 'free' gift or reveal any personal information; this will be used to bombard you with future scams and may make it possible for scammers to steal your identity.



## Senior Medicare Patrol— Volunteer Opportunities



Administration & Distribution Participate in office projects & distribute SMP materials to senior centers!



Health Fairs Attend community events & answer basic questions about SMP!



Presentations Promote the SMP anywhere seniors gather!



Counseling Help beneficiaries understand Medicare Summary Notices & other healthcare documentation!

## Help Stop Medicare Fraud!

### Educate seniors about Medicare Waste, Fraud & Abuse

- Mix & Match the things you want to do
- No required service hours to meet
- Learn about the Medicare program
- Meet people with similar interests!

To Learn More: email [Lauren.Anderson2@LouisvilleKY.gov](mailto:Lauren.Anderson2@LouisvilleKY.gov) or call 1-877-603-6558

## Kentucky Senior Medicare Patrol

# SMP Matters

Summer 2013

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## SMP in Western Kentucky: Medicare Changes for Durable Medical Equipment

There are some changes taking place in Kentucky starting July 1, 2013 for durable medical equipment. You will be receiving letters from Medicare or your Medicare Advantage Plan provider about the program. Suppliers of equipment, including diabetes supplies, are bidding on contracts to sell/rent equipment. The purpose is to control costs, to make sure people receive quality equipment, supplies and services, and to strengthen protections against Medicare fraud.

This new program will affect you if you have original Medicare and live or travel to several areas around the country, including the Louisville area. If you have Medicare Parts A and B, you may have to change to a contract supplier. A list of approved suppliers is on this online Supplier Locator Tool: [www.medicare.gov/supplier](http://www.medicare.gov/supplier) or call Medicare at 1-800-633-4227 to find a durable medical equipment supplier near you.

If you have a Medicare Advantage plan, you will receive a letter explaining the

changes that apply to out-of-network suppliers. If you get your supplies from a non-network supplier, you will need to contact them to see if they will accept the provider's payment terms. You can also contact your provider.

Lastly, a new mail order service for diabetes supplies that are delivered to your home will also begin in July. From now on, make sure to ask if your medical equipment supplier is an approved contract supplier with Medicare before ordering supplies. Non-contract suppliers must provide an Advance Beneficiary Notice (ABN) saying Medicare will not pay for their products. By signing this notice, you agree to pay the entire amount. Be sure to read all forms before you sign anything or accept supplies. You can always call the KY SMP with questions, 1-877-603-6558.

-Eddie Jordan,  
SMP Coordinator,  
Paducah-  
McCracken County  
Senior Center



## Key points to remember about the program:

- The program does NOT affect which physicians or hospitals you use
- You may need to change equipment suppliers if they are not approved Medicare contractors
- Check with your Medicare Advantage plan provider for their approved suppliers
- Medicare will pay 80% of the Medicare approved amount for equipment, supplies and services after beneficiaries pay their annual Part B deductible. Beneficiaries are responsible for 20%

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## From the Kentucky SMP– Prescription Bottle Scam



### The SMP Mission

Empower & assist Medicare beneficiaries, their families & caregivers to prevent, detect & report healthcare fraud, errors & abuse through outreach, counseling & education.

### Have Questions?

Call us!  
**1-877-603-6558**  
 Michelle: 502-574-6960  
 Lauren: 502-574-6164

Kentucky seniors have been targeted by criminals through a prescription pill bottles scam. Criminals target the homes of seniors to steal certain medications.

A Kentucky penal institution contracted with a local recycling center to provide inmates with community service work experience. Some of the people working through this program fished discarded prescription bottles from the recycled materials. They were particularly interested in drugs suitable for recreational use like pain management medication. Using the information on the label they were able to locate the home address of the patient and pass it along to fellow criminals who would break in to the victim's homes and make off with anything of value.

### How To Protect Yourself:

Take a look at your medication bottles. Usually you'll see:

- The name and dosage of the drug
- The name, location, and phone number of your pharmacy
- Your name and information
- Your doctor's name
- The prescription number and number of remaining refills.

This is not information you want to share with anyone you don't know! Remove these labels before putting them in the trash or recycling bin. Some pharmacy's labels can be peeled off the

bottle with very little effort, but most cling stubbornly to the container. SMP staffers and volunteers have shared some effective methods of removing the labels. Not every method works on every package. You may need to experiment to find one that works best for you.

### A Few Helpful Tips

- Try soaking the bottles overnight. Adding bleach to the water will help.
- Place a strip of duct tape over the label and peel it off. The label will usually come with it.
- If you have long fingernails and a lot of time on your hands you can pick away at the corners of the label.
- Using a felt marker to black out the information, but make sure you can't read what's underneath.
- Once the label has been removed make sure to roll it into a ball or shred it and/or mix them into your most distasteful garbage.

Remember protecting yourself and your information is the first step to preventing crime like identity theft and healthcare fraud. The SMP wants to remind seniors to be vigilant in watching for scams, protecting personal information, and reporting suspicious activity to the proper authorities.



## What is Medicare Fraud?

Medicare fraud is when a person or organization (doctor's office, hospital, store or pharmacy) deliberately deceives others to gain unauthorized benefit. This means they are stealing money that they did not earn.

Fraud is discovered when:

1. Beneficiaries report complaints
2. Medicare contractors review claims for inappropriate billing

Many people think "Why should I care if I don't have to pay any money?" You should care because we all are paying these criminals- they are stealing tax dollars from every American.

The most common types in Kentucky are home health care and durable medical equipment.

Have seen an offer for a special Medicare approved arthritis kit? There is NO Medicare approved arthritis kit. People who sell these bill

Medicare for expensive equipment but give you items that you can purchase anywhere for much less!

How about those offers for a free scooter? Usually you receive a cheap scooter but Medicare is billed for a very expensive one. People will bill Medicare \$6,000 for an electric wheelchair and give you a scooter that cost them less than \$1,000.

Then there are Health Fair vendors that offer free screening for hearing or blood pressure evaluation, or the like. They want your Medicare number to show that the examination was done. Then Medicare is billed for a medical service.

Watch out for "free" offers, services and equipment. Do not give out your Medicare number- it is just like giving out your credit card number! Treat your healthcare dollar like real money because it is!



**SMP Volunteers prevent Medicare fraud, preserve Medicare for future generations, and help save taxpayer dollars.**

## Where We've Been—Norton Neuroscience Health Expo



The Kentucky SMP attended the Norton Neuroscience Institute Expo at the Kentucky Fairgrounds. The Expo offered educational seminars, products and services focused on improving the quality of life for individuals and families living with neurological disorders, including multiple sclerosis, Parkinson's disease, epilepsy, ALS, Alzheimer's disease and stroke.

The expo showcased more than 50 vendors (businesses and nonprofit agencies) that provide programs, services or

products for people with neurological conditions. The event also offered educational tracks throughout the day and seminars on legal topics, financial planning, coping skills and more.

SMP staff met with many members of the community and answered many questions ranging from what the SMP does to hospital coding and health insurance in retirement. SMP enjoys attending community events like this so we can get out and meet people and find new places and venues to visit and educate seniors!